

ABSTRACT OF THE DISCLOSURE

An apparatus for providing employee benefits and/or employee benefits information, which comprises a central processing device, a database for storing employee benefits one of data and information, and a receiver for receiving a request for one of employee benefits and employee benefits information. The central processing device processes the request for one of employee benefits and employee benefits information in conjunction with the one of data and information stored in the database. The central processing device generates a response to the request for one of employee benefits and employee benefits information.

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